

Send tax notice to:
ANN H. SCHMITZ
1143 FOREST LAKES WAY
STERRETT, AL 35147

STATE OF ALABAMA
SHELBY COUNTY

This instrument prepared by:
Stewart & Associates, P.C.
3595 Grandview Pkwy, #345
Birmingham, Alabama 35243

BHMO501358

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That is consideration of One Hundred Forty Five Thousand Nine Hundred and 00/100 Dollars (\$145,900.00) in hand paid to the undersigned, American Homes and Land Corporation (hereinafter referred to as "Grantor") by ANN H. SCHMITZ (hereinafter referred to as Grantee"), the receipt and sufficiency of which are hereby acknowledged, Grantor does, by these presents, grant, bargain, sell, and convey unto Grantee, the following described real estate situated in Shelby County, Alabama, to-wit:

LOT 316, ACCORDING TO THE SURVEY OF FOREST LAKES, SECTOR 4, AS RECORDED IN MAP BOOK 33 AT PAGE 25, B, & C IN THE OFFICE OF THE JUDGE OF PROBATE COURT OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

ADVALOREM TAXES DUE OCTOBER 01, 2004 AND THEREAFTER.
BUILDING AND SETBACK LINES, RESTRICTIONS, COVENANTS AND
CONDITIONS OF RECORD.

\$143,645.00 OF THE CONSIDERATION AS WAS PAID FROM THE PROCEEDS OF
A MORTGAGE LOAN.

TO HAVE AND TO HOLD unto the Grantee, his/her heirs, executors,
administrators and assigns forever.

The Grantor does for itself, its successors and assigns, covenant with the Grantee, his/her heirs, executors, administrators and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, except as shown above; that it has a good right to sell and convey the same as aforesaid; and that it will, and its successors and assigns shall, warrant and defend the same to the Grantee, their heirs, executors, administrators and assigns forever against the lawful claims of all persons.

IN WITNESS WHEREOF, Grantor, American Homes and Land Corporation by
ANGIE PHILLIPS its AGENT who is authorized to execute this conveyance, has
hereunto set its signature and seal on this the 11th day of FEBRUARY, 2005.

By: Angie Phillips
American Homes and Land Corporation
ITS AGENT

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby
certify that ANGIE PHILLIPS, whose name as its AGENT of American Homes and Land
Corporation, is signed to the foregoing instrument, and who known to me, acknowledged
before me on this day, that, being informed of the contents of the said instrument, she/he
executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 11TH day of FEBRUARY, 2005.



[Signature]
Notary Public
Print Name: Kimberly D. Hawkins
Commission Expires: 1/8/07